Appl. No. 10/783,715
Amdt. dated December 1, 2006
Reply to Office Action of September 6, 2006

PATENT

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Currently amended) A method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page;

retrieving account data for the user, **wherein the account data comprises at least one personal attribute of the user;** and

selecting a set of questions to display to the user based on the account data **such that the set of questions are personal to the user based on the personal attributes of the user.**

2.   (Original) The method of claim 1, further comprising formatting a set of personalized answers to the set of questions using the account data.

3.   (Original) The method of claim 2, wherein formatting a set of personalized answers comprises selecting a first answer for a first question from a set of answers for the first question.

4.   (Original) The method of claim 2, wherein selecting a first answer comprises determining a condition for the first answer is satisfied.

5.   (Original) The method of claim 2, further comprising displaying the set of questions and the set of personalized answers to the user.

6.   (Original) The method of claim 2, further comprising:

before displaying the questions, determining an order for the set of questions using the user data; and

wherein displaying the set of questions comprises displaying the set of questions in the determined order.

Appl. No. 10/783,715
Amdt. dated December 1, 2006
Reply to Office Action of September 6, 2006

PATENT

7.   (Original) The method of claim 2, wherein formatting a set of personalized answers comprises formatting at least one question to display information specific to the user by using the user account data.

8.   (Currently amended) The method of claim 1, wherein determining the set of questions comprises:

evaluating a condition for a first question, and

~~if~~ **when** the condition is satisfied, selecting the first question.

9.   (Currently amended) The method of claim 8, wherein the FAQ page is for a loan accelerator program and wherein evaluating a condition comprises determining **whether** ~~if~~ the user repayment schedule is a biweekly repayment schedule.

10.   (Currently amended) The method of claim 8, wherein the FAQ page is for a travel site and wherein evaluating a condition comprises determining **whether** ~~if~~ the user has an upcoming trip.

11.   (Currently amended) The method of claim 8, wherein the FAQ page is for a online store and wherein evaluating a condition comprises determining **whether** ~~if~~ the user has an outstanding order.

12.   (Original) A method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page;

retrieving account data for the user; and

formatting an answer to a question using the account data.

13.   (Original) The method of claim 12, wherein formatting an answer comprises selecting the answer from a set of answers for the question.

14.   (Original) The method of claim 13, wherein selecting the answer comprises determining a condition for the answer is satisfied using the account data.

15.   (Original) The method of claim 14, wherein determining the condition for the answer is satisfied comprises determining the user is eligible for a service.

16.   (Original) The method of claim 12, wherein formatting an answer comprises formatting the answer to insert a value obtained from the user account data.

Appl. No. 10/783,715
Amdt. dated December 1, 2006
Reply to Office Action of September 6, 2006

PATENT

17.   (Original) The method of claim 12, further comprising displaying the question and the formatted answer to the user.

18.   (Original) A method comprising:

receiving a request from a user to access a frequently asked questions (FAQ) page about a loan acceleration program;

retrieving account data for the user, the account data including a type of repayment schedule for the loan acceleration program;

selecting a first question to display to the user based on type of repayment schedule; and

selecting at least one additional question using the account data.

19.   (Currently amended) The method of claim 18, further comprising:

determining **whether** ~~if~~ the account data indicates the user is eligible for a service; and

selecting an answer for one of the questions from a set of answers based on the determining.

20.   (Original) The method of claim 18, further comprising formatting an answer to one of the questions using the account data.

21.   (Original) The method of claim 20, wherein formatting an answer comprises inserting a payment amount paid by the user into the answer.

22.   (Currently amended) The method of claim 18, further comprising **whether** ~~if~~ the account data indicates a recent change to the account, selecting a second question related to the change to display to the user.

23.   (Original) The method of claim 22, further comprising ordering the second question to be displayed before the first question and the additional question.

24.   (Currently amended) A system comprising:

a first set of data containing a plurality of questions;

a second set of data containing account data for a plurality of users**, wherein the account data comprises at least one personal attribute of each of the users**; and

logic, communicatively coupled to the first set of data and the second set of data, the logic to receive a request from a user to access a frequently asked questions (FAQ) page, to

Appl. No. 10/783,715
Amdt. dated December 1, 2006
Reply to Office Action of September 6, 2006

PATENT

retrieve from the second set of data the account data for the user, and to select a group of questions from the first set of data to display to the user based on the account data for the user **such that the group of questions are personal to the user based on the personal attributes of the user.**

     25.   (Original) The system of claim 24, further comprising a third set of data containing a plurality of answers, wherein each of the answers is associated with at least one of the questions and each of the questions is associated with one or more answers.

     26.   (Original) The system of claim 25, wherein the logic selects an answer to one of the group questions, based on the account data for the user, from a plurality of answers contained in the third set associated with the group question.

     27.   (Original) The system of claim 25, wherein the logic formats an answer to one of the group questions by inserting data obtained from the account data for the user into the answer.

     28.   (Original) The system of claim 24, further comprising a display mechanism to display the group of questions.